

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Cassandra E. Morrow  
 Debtor

Case No. 18-11796-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Mar 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2019.

db  
 14074882 +Cassandra E. Morrow, 5213 Akron Street, Philadelphia, PA 19124-1912  
 14074883 Aria Health, PO Box 8500-6395, Philadelphia, PA 19124  
 14074884 City of Philadelphia (Dept of Water Revenue), P.O. Box 786612, Philadelphia, PA 19178-6612  
 14074884 +City of Philadelphia Traffic Court, 800 Spring Garden St., PO Box 12866,  
 Philadelphia, PA 19176-0866  
 14074887 +Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641  
 14074886 +Commonwealth of PA, Department of Transport, Bureau of Driver Licensing,  
 Harrisburg, PA 17123-0001  
 14074888 Commonwealth of PA, c/o 1st Judicial District of PA APPD/OJR, Room 370 City Hall,  
 Philadelphia, PA 19107  
 14074889 +Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004  
 14283757 +DITECH FINANCIAL LLC, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C.,  
 701 Market St. Suite 5000, Philadelphia, PA 19106-1541  
 14074892 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806  
 14100692 +Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street,  
 Philadelphia, PA 19123-2616

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 15 2019 03:32:53 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 15 2019 03:31:51  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 15 2019 03:32:16 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14190111 E-mail/Text: megan.harper@phila.gov Mar 15 2019 03:32:54 City of Philadelphia,  
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
 Philadelphia, PA 19102-1595  
 14074890 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 15 2019 03:31:08 Ditech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 14082172 E-mail/Text: bankruptcy.bnc@ditech.com Mar 15 2019 03:31:08  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 14116198 +E-mail/Text: bankruptcy@fedpacific.com Mar 15 2019 03:33:03 Federal Pacific Credit Co.,  
 PO BOX 27198, Salt Lake City, UT 84127-0198  
 14077428 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Mar 15 2019 03:32:05 KeyBank NA,  
 4910 Tiedeman Road, Brooklyn Ohio 44144-2338  
 14112323 E-mail/Text: bkr@cardworks.com Mar 15 2019 03:30:51 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14189679 E-mail/Text: blegal@phfa.org Mar 15 2019 03:31:58 PHFA/HEMAP, 211 NORTH FRONT ST,  
 PO BOX 8029, HARRISBURG, PA 17105  
 14074893 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2019 03:35:18  
 Portfolio Recovery, 120 Corporate Blvd Suite 100, Norfolk, VA 23502  
 14077429 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 15 2019 03:35:18  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14111052 +E-mail/PDF: resurgentbknofifications@resurgent.com Mar 15 2019 03:35:03  
 PYOD, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14074891 +E-mail/Text: blegal@phfa.org Mar 15 2019 03:31:58 Pennsylvania Housing Finance Agency,  
 211 North Front Street, PO Box 15530, Harrisburg, PA 17105-5530  
 14074894 +E-mail/Text: bankruptcy@sw-credit.com Mar 15 2019 03:31:56 SW Credit Systems, L.P.,  
 4120 International Pkwy, Ste. 1100, Carrollton, TX 75007-1958

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14074885 ##+Commercial Acceptance Co., 2 W Main Street, Shiremanstown, PA 17011-6326

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2019 at the address(es) listed below:

JANE P. NYLUND on behalf of Debtor Cassandra E. Morrow jnylund@philalegal.org  
KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

In re : Chapter 13

CASSANDRA E. MORROW

Debtor(s)

: Bankruptcy No. 18-11796AMC

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

AND NOW, this 13<sup>th</sup> day of March, 2019 consideration of the plan submitted by the debtor under Chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provision of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

D. the plan has been proposed in good faith and not by any means forbidden by law;

E. the value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the estate of the debtor were liquidated under chapter 7 of title 11 on such date;

F. with respect to each allowed secured claim provided for by the plan-

(1) the holder of such claim has accepted the plan;

(2) (a) the plan provides that the holder of such claim retain the lien securing such claim, and

(b) the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claims is not less than the allowed amount of such claim; or

(3) the debtor has agreed to surrender or has surrendered the property securing such claim to such holder of the claim; and

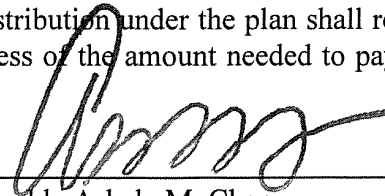
G. the debtor will be able to make all payments under the plan and to comply with the plan;

WHEREFORE, it is ORDERED:

1. that the plan is CONFIRMED

2. that pursuant to 11 U.S.C. 1327 the provisions of the confirmed plan bind the debtor and each of the creditors of the debtor, whether or not the claim of such creditor is provided for by the plan, and whether or not said creditor has objected to, has accepted or has rejected the plan; and

3. that all property of the estate, including any income, earnings, other property which may become a part of the estate during the administration of the case which property is not proposed, or reasonably contemplated, to be distributable to claimants under the plan shall revert in the debtor(s); provided, however, that no property received by the trustee for the purpose of distribution under the plan shall revert in the debtor except to the extent that such property may be in excess of the amount needed to pay in full all allowed claims as provided in the plan.



Honorable Ashely M. Chan  
United States Bankruptcy Judge